

**Exhibit L**

**PUBLIC TRUSTEE'S CERTIFICATE OF PURCHASE**

**Foreclosure Number: 0025-2009**

I, the undersigned Public Trustee, certify that pursuant to the power and authority vested in me by law and by the Deed of Trust described as follows:

Kristin E. Karmazyn and Michael A. Karmazyn  
Mortgage Electronic Registration Systems, Inc., as nominee for  
EquiFirst Corporation  
US Bank National Association as Trustee for RAMP 2005EFC5  
August 05, 2005  
Arapahoe  
August 15, 2005  
B5120396  
\$ 294,500.00

Original Grantor(s)  
Original Beneficiary  
Current Holder of Evidence of Debt  
Date of Deed of Trust  
County of Recording  
Recording Date of Deed of Trust:  
Reception No. and/or Book No. and Page No.  
Original Principal Amount of Evidence of Debt

AND, upon the Notice of Election and Demand being filed with me and recorded in said County as follows:

January 05, 2009  
B9000544

Recording Date of Notice of Election and Demand  
Recording Reception No.

Pursuant to §38-38-103, I first mailed a Combined Notice of Sale and Right to Cure and Redeem to the original grantor(s) of said Deed of Trust, and to any persons required to be notified by C.R.S. §38-38-103, §38-38-104, §38-38-302, and §38-38-305. I further published the Combined Notice of Sale and Right to Cure and Redeem in a newspaper of general circulation in said Arapahoe County as prescribed by law.

AND, on October 07, 2009 at 10:00 A.M., at the East Hearing Room, County Administration Building, 5334 South Prince Street, Littleton, Colorado,, I exposed to public sale the property situate in the aforesaid Arapahoe County, State of Colorado, described as follows:

LOT 16, BLOCK 3, SADDLE ROCK RIDGE, FILING NO. 1, COUNTY OF ARAPAHOE, STATE OF COLORADO

Also known by street and number as:  
5153 South Ukraine Street, Aurora, CO 80015

At said sale, Solutions for Real Estate, whose legal address is 20140 E Edinborough Ct, Parker, CO 80138, bid the sum of \$190,000.00 for said property. A deficiency under the evidence of debt in the amount of \$123,926.60 dollars resulted from the successful bid at the sale. Being the highest and best bid received therefor, the said property was struck off and sold to said Purchaser. Unless a redemption is made, the said Purchaser or assignee of the Certificate of Purchase shall be entitled to a confirmation deed for said property at the end of all redemption periods allowed by law to all subsequent lienors, and other persons entitled to redeem.

The following documents are attached hereto and made a part of this Certificate of Purchase: A copy of the executed Order Authorizing Sale and a copy of all mailing lists submitted to the Public Trustee bearing the Public Trustee's Sale Number.

Executed on October 07, 2009

**Public Trustee of Arapahoe County, State of Colorado**


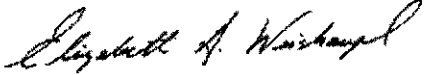


*Ana Maria Peters-Ruddick*

By: Ana Maria Peters-Ruddick, Public Trustee

Attorney File Number: 08-23931

When Recorded Return to: Arapahoe County Public Trustee

	<b>GRANTED</b>	<p style="text-align: center;">Pg. 3 of 6</p> <p>The moving party is hereby ORDERED to provide a copy of this Order to any pro se parties who have entered an appearance in this action within 10 days from the date of this order.</p>	 <b>Elizabeth A. Weishaupl</b> <b>District Court Judge</b> DATE OF ORDER INDICATED ON ATTACHMENT
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0025-2009 EXHIBIT B

DISTRICT COURT, ARAPAHOE COUNTY, COLORADO Court Address: 7325 So. Potomac St. Centennial, CO 80112	FILED Document CO Arapahoe County District Court 18th JD Filing Date: Apr 1 2009 12:05PM MDT Filing ID: 24468416 Review Clerk: N/A
IN THE MATTER OF THE MOTION OF US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR RAMP 2005EFC5 FOR AN ORDER AUTHORIZING THE PUBLIC TRUSTEE TO SELL CERTAIN REAL ESTATE UNDER A POWER OF SALE CONTAINED WITHIN A DEED OF TRUST	<p style="text-align: center;"><b>▲ COURT USE ONLY ▲</b></p> <p>Case Number:</p> <p>Division:</p>
<p style="text-align: center;"><b>ORDER AUTHORIZING SALE</b></p>	

THE REVIEW AND HEARING IN THIS MATTER having been completed by the Court on March 30, 2009:

WHEREAS, Kristin E. Karmazyn and Michael A. Karmazyn, Grantor(s) by Deed of Trust dated August 5, 2005, recorded August 15, 2005 at Reception No. B5120396 in the records of the County of Arapahoe, Colorado, to secure to Mortgage Electronic Registration Systems, Inc., as nominee for EquiFirst Corporation the payment of a Promissory Note of even date therewith for the principal sum of \$294,500.00 as provided in said Deed of Trust, conveyed to the Arapahoe County Public Trustee, on the terms set forth in said Note and Deed of Trust, the following described real property ("Property") situate in said County to-wit:

**LOT 16, BLOCK 3, SADDLE ROCK RIDGE, FILING NO. 1, COUNTY OF ARAPAHOE, STATE OF COLORADO**

**WHICH HAS THE ADDRESS OF 5153 South Ukraine Street Aurora, CO 80015**

THE COURT FINDS that there is reasonable probability that: a default exists as alleged in the Motion in order to invoke the power of sale in said Deed of Trust; that the provisions of C.R.C.P. Rule 120 and the Servicemembers Civil Relief Act, as amended, have been complied with; that the venue in this action is proper; and that the order authorizing sale should be granted.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that a sale of the Property by the Public Trustee in the above said County in the State of Colorado, under a power of sale, pursuant to statute and the provisions of that certain Deed of Trust described above, be and the same hereby is authorized by this Court.

0025-2009

It is further ordered that a return of such sale shall be made to this Court for its approval.

DONE this Thirtieth day of March, 2009

BY THE COURT:

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Judge/Magistrate

Karmazyn / 08-23931

0025-2009

INITIAL MAILING LIST

08-23931

0025-2009

EXHIBIT C

GMAC Mortgage, LLC  
1100 Virginia Drive  
Fort Washington, PA 19034

Ana Maria Peters-Ruddick  
Public Trustee of Arapahoe County  
2329 West Main, #100  
Littleton, CO 80120

Castle Meinhold & Stawiarski, LLC  
999 18th Street, Suite 2201  
Denver, CO 80202

Occupant  
5153 South Ukraine Street  
Aurora, CO 80015

Michael A. Karmazyn  
5153 South Ukraine Street  
Aurora, CO 80015

Kristin E. Karmazyn  
5153 South Ukraine Street  
Aurora, CO 80015

In the event you do not receive a separate supplemental mailing list from our office at least 60 days prior to the first scheduled sale date, you are instructed to use the names and addresses contained in the enclosed list ("Appendix A") as the supplemental mailing list under C.R.S. 38-38-103 (1)(a)(II).

SUPPLEMENTAL MAILING LIST

**SUPPLEMENTAL MAILING LIST pursuant to C.R.S. 38-38-103(1)(a)(II)**

08-23931  
0025-2009

GMAC Mortgage, LLC  
1100 Virginia Drive  
Fort Washington, PA 19034

Ana Maria Peters-Ruddick  
Public Trustee of Arapahoe County  
2329 West Main, #100  
Littleton, CO 80120

Castle Meinhold & Stawiarski, LLC  
999 18th Street, Suite 2201  
Denver, CO 80202

Occupant  
5153 South Ukraine Street  
Aurora, CO 80015

Lessee  
5153 South Ukraine Street  
Aurora, CO 80015

Michael A. Karmazyn  
5153 South Ukraine Street  
Aurora, CO 80015

Kristin E. Karmazyn  
5153 South Ukraine Street  
Aurora, CO 80015

The Saddle Rock Ridge, HOA, Inc.  
c/o Vista Management Associaes  
8700 Turnpike Drive #230  
Westminster, CO 80031

The Saddle Rock Ridge Homeowners Association, Inc.  
c/o Westwind Management GP  
151510 E. Iliff Ave.  
Aurora, CO 80014